



Risk Management Advisor

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Idaho Department of Administration

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"Providing Effective Risk Management Services and Resources for State Agencies and Personnel"

Agencies Save Money With Defensive Driving Training

Lori Autio, Risk Management Loss Control Specialist

More than 1,200 employees received training in defensive driving this year, up approximately 32% over last year. The combined agencies that provided this important training to their employees will receive over **\$24,000 in liability insurance premium credits for FY 2004.**

Not only are liability insurance premium credits a good way for agencies to save money, agencies can also control costs by reducing the frequency and severity of automobile accidents. As reported in our last issue, the average cost per claim for all types of automobile accidents is more than \$1,600.

Recently, the State Insurance Fund (SIF) reported that since January 2001, the **average cost per injury to State employees as a result of automobile accidents is over \$49,000.** Although Workers Compensation insurance protects the agency from paying the actual amount of these losses, the premiums each agency pays for this coverage are ultimately affected by the cost of the claim; therefore it is in our best interest to do whatever we can to keep these costs down.

Providing the proper training to each employee before they drive a state-owned vehicle or their own personal vehicle for business purposes and ensuring they receive periodic refresher training will go a long way to help employees avoid or significantly reduce these types of losses.

Defensive Driving training is key to recognizing potential road hazards and increasing drivers' awareness of distractions,

such as cell phone use, drowsiness, excessive speed, and unusual or unexpected weather conditions.



Training classes can be organized through the **National Traffic Safety**

Institute at 1-800-776-6874. Fees for these classes have been set through a state contract. Some agencies have in-house trainers that teach the National Safety Council's Defensive Driving program. To find out if an agency's in-house trainer may be able to help train your staff, review the [Safety Training section on the Division of Human Resources \(DHR\) website](#). Both of these training options have been approved by OIM and will qualify agencies to receive insurance premium credits for employees who receive this training every other year. If you would like more information on the insurance premium credits offered by OIM, please call **Joan Compton** at 332-1872 or **Lori Autio** at 332-1867.

The Division of Human Resources is developing a self-study Defensive Driving Training Program in a CD-ROM format. Once the CD-based training program has been finalized, information will be available on its eligibility for insurance premium credits.

Please Drive Safely – and enroll in a Defensive Driving class soon.

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Summer Issue

Tips for Driving Safely

Lori Autio, Risk Management Loss Control Specialist

Many people will be re-thinking their family vacation plans as a result of the recent terrorist attacks against our country, Yellow and Orange Homeland Security Alerts, and the aftermath of war with Iraq. Families may be taking fewer long distance vacations. Instead, they may use the automobile to get to their destination within a few hours or a few days.

If you will be one of those families traveling by automobile, or if you will just be driving a few hours to your next meeting; this is the time of year when roadways are under construction and extra caution



should be taken when driving through highway work zones. The Idaho Department of Transportation says motorists can increase their own safety, and that of construction workers, by following these tips for driving through work zones:

- **Slow Down** when entering a work zone. Observe posted speed limits.
- **Keep your distance.** Leave extra room between your vehicle and the one ahead to allow for extra reaction time in case of a problem. Allow plenty of space for construction workers and vehicles.
- **Watch for the Orange.** Orange highway signs and orange flags indicate a construction project ahead. Orange barrels and cones help guide motorists safely through the zone.
- **Pay Attention.** Be prepared to merge or change lanes as directed by markers, signs or flaggers.
- **Be Patient.** Highway construction projects may add a few minutes to the length of a trip, but those projects will improve highway conditions and promote safer driving for all motorists.
- **Plan ahead.** For weekly construction updates on the state highway and interstate system, consult the Idaho Road Report. Call 336-6600 within the Treasure Valley calling area, or 1-888- IDA-ROAD (432-7632) outside the Treasure Valley. For online access, visit the transportation department's road report at www.state.id.us/itd.



A Single Second

It takes a minute to write a safety rule.

It takes an hour to hold a safety meeting.

It takes a week to plan a good safety program.

It takes a month to put that program into operation.

It takes a year to win a safety award.

It takes a lifetime to make a safe worker.

But it takes only a second to destroy it all - with one accident.

Take the time now to work safe and help your fellow employees to be safe.

JUNE – National Safety Month

Today, safety is a way of life. Not just on the job, but at home, in public places, and on the road. People are taking personal responsibility for their own safety, and making plans to keep their families, communities, and workplaces safe.

With that in mind, the National Safety Council highlights their approach to preparedness through:

Four words.

Knowledge. Know the issues, the risks, and the responses.

Action. Make plans. Be prepared to handle any emergency.

Dedication. Be a role model. Make safety a priority.

Community. Engage your co-workers, family, and neighbors.

Four weeks.

June 1-7 is Driving Safety Week. Learn how to protect yourself, your passengers, and other drivers. Get information about distracted driving and other driver safety issues.

June 8-14 is Home & Community Safety Week. Find out how to protect the elderly from falls in the home, and create a safe community for your family and friends.

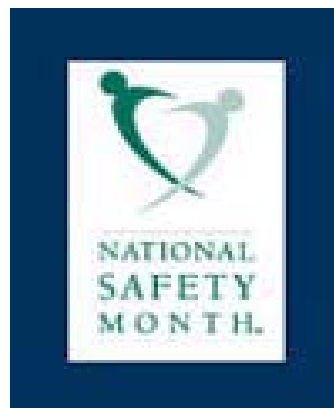
June 15-21 is Preparedness Week. Get information on how to prepare for emergencies at home, at work, and in your community.

June 22-30 is Workplace Safety Week. Take a position of safety leadership – learn how to promote safe practices and prevent injuries on the job.

For life.

Be prepared, be safe, and be a leader – every day, everywhere.

We encourage you to use the National Safety Council as a resource to enhance safety in your agency. To learn more about National Safety Month, obtain more detail on the weekly themes and daily messages, check out the National Safety Council at <http://www.nsc.org/nsm>.



Reporting Theft Claims

Kit Coffin, Claims/Loss Control Operations Supervisor

Theft can cost an agency dollars for losses that are not covered, for losses below the deductible, for deductibles, and for premium costs. The word theft is a generic term that can apply to robbery, burglary, and embezzlement. These are distinguished by the means used, and the criminal charges and penalties that can apply. A simple definition of theft is that of a crime in which a person intentionally takes personal property of another with the intent to convert it to the taker's use.

For purposes of our property coverage, there are acts that are not theft. These include: "Voluntary parting with property by the Insured or by anyone else to whom the Insured has entrusted the property" and "Shortage disclosed by audit or upon taking inventory or by a profit and loss statement or other instances where there is no physical evidence to show what happened to property." In other words, if you give property to someone who does not return it, or you don't know what happened to it, there will be no coverage.

It is important to safeguard your agency's property. This is particularly true for small, portable, and desirable items such as laptop computers. Procedures should be in place for access to property and for securing it when not in use.

Lori Autio, 208-332-1867, is our Loss Control Specialist and, if desired, can help in reviewing or drafting procedures.

If a theft loss occurs, it must be reported to the Office of Insurance Management within 90 days. Section IV.D, 2 of the Risk Management Handbook, gives guidance on how to report losses. A property loss report can be found in section IV.E of the handbook. The handbook is online at: www2.state.id.us/adm/insurance/risk/handbook/pdf. Losses that are

high in value should be reported immediately by telephone with the report to follow.

In addition to the loss report, OIM will need the police report, tag and serial numbers, and documentation for the value of the loss in the form of estimates or invoices, etc. If the item was scheduled for inland marine coverage, please supply the certificate number.

Please note that all losses involving theft,

vandalism, or similar crimes must be reported to local law enforcement as soon as discovered. OIM will require a copy of the police report.

Good, consistent procedures, and vigilance by staff

can help reduce losses by theft.



It is important to safeguard your agency's property.



If a theft loss occurs, it must be reported to the Office of Insurance

THEFT CLAIMS

*July 1, 1999
through
May 9, 2003*

Total Number
of Claims:
101

Total Cost
of Claims:
\$213,766.00

Average Cost
per Claim:
\$2,116.50

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Heat is Not Always Good

Lori Autio, Risk Management Loss Control Specialist

One sure thing about living and working in Idaho: we do experience weather changes – sometimes very extreme changes. And the summers can get hot, Hot, HOT!

That heat can put significant stress on our bodies. It can overwork the body's cooling system and lead to heat stress disorders, disability, or even death. Normally the body cools itself by sweating. If the outside temperature is equal to or above the temperature of our body, sweat does not evaporate and the body can become overheated. Contributing to the heat risk are the environmental surroundings, the level of physical activity and the time exposed to the direct sun or high heat.

Knowing the symptoms of heat-stress and heat stroke can keep those symptoms from getting out of hand. Although these symptoms can also be indications of other health problems, if you are outside, and it is hot, heat stress is likely the reason for these symptoms:

- Dizziness
- Rapid heartbeat
- Nausea
- Cramps
- Headache
- Excessive sweating
- Chest pain



- Breathing problems
- Great weakness
- Diarrhea

The signs of heat stroke are:

- High temperature
- Hot red, dry skin
- Rapid pulse

If you begin to experience, or notice someone else experiencing, weakness, dizziness, nausea, or muscle cramping, take immediate action.

In any and all of these circumstances, it's important to cool the body down quickly. Get to a cooler area – shade or a cool building. Lie down, loosen your clothing, and put some cool compresses on your skin. Drink fluids and call for help.

To help prevent heat stress and heat stroke get a good night's sleep, eat moderately on hot days, wear loose fitting, lightweight clothing, wear a hat with a wide brim, drink plenty of cool water, avoid intake of alcohol, drugs, etc. Using sensible precautions to prevent heat emergencies will ensure you enjoy your summer, both at home and at work.



Safety Committees: Ensuring a Better Workplace

Lori Autio, Risk Management Loss Control Specialist

Every Agency should have a Safety Committee to assist in initiating, developing, and carrying out measures to ensure health and safety at work.

The basic functions of all Safety Committees should be to:

- (1) Create and maintain an interest in safety for all employees.
- (2) Involve all employees, and not just the committee, in furthering the cause of accident prevention.
- (3) Assist fellow employees in the discovery of unsafe conditions and practices.
- (4) Recommend actions to remedy unsafe conditions and practices.
- (5) Discuss safety and health regulations and recommend that management formulate and adopt them.
- (6) Ensure that adopted rules and regulations are publicized and enforced.
- (7) Provide an opportunity for free discussion of both accident problems and prevention measures.

To learn more about the effect Safety Committees can have on your Agency's overall Safety and Loss Control program click the link to the State of Idaho, **Safety and Loss Control Program Model** – http://www2.state.id.us/adm/insurance/handbook_summary.htm